

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Christopher J. Cornett
Angela M. Cornett
Debtors

Case No. 19-02781-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 21, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher J. Cornett, Angela M. Cornett, 30 Arlene Court, Hanover, PA 17331-9360
cr	+ Lakeview Loan Servicing, LLC enote vesting-- Natio, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
5215988	+ Aes Members 1st Fcu, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
5215998	+ Diversified Consultants, Inc., Attn: Bankruptcy, Po Box 551268, Jacksonville, FL 32255-1268
5216001	PA Department of Revenue, PO Box 281210, Harrisburg, PA 17128-1210
5216002	Phelan Hallinan Daimond & Jones LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: GMACFS.COM	Nov 21 2024 23:44:00	Ally Financial Inc., P.O. Box 130424, Roseville, MN 55113-0004
cr	+ EDI: PRA.COM	Nov 21 2024 23:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 21 2024 18:46:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
cr	+ EDI: WFFC2	Nov 21 2024 23:44:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, RALEIGH, NC 27605-1000
5249074	EDI: GMACFS.COM	Nov 21 2024 23:44:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
5215989	+ EDI: GMACFS.COM	Nov 21 2024 23:44:00	Ally Financial, Attn: Bankruptcy Dept, PO Box 380901, Bloomington, MN 55438-0901
5237489	Email/PDF: resurgentbknotifications@resurgent.com	Nov 21 2024 18:48:47	CVI SGP-CO Acquisition Trust, Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
5215990	+ EDI: CAPITALONE.COM	Nov 21 2024 23:44:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5221275	EDI: CAPITALONE.COM	Nov 21 2024 23:44:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5226180	Email/PDF: bncnotices@becket-lee.com	Nov 21 2024 19:01:06	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5241719	+ EDI: CITICORP	Nov 21 2024 23:44:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5215992	+ EDI: CITICORP	Nov 21 2024 23:44:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5215994	+ EDI: WFNNB.COM		

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Total Noticed: 54

		Nov 21 2024 23:44:00	Comenity Capital/Gamestop, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5215995	+ EDI: WFNNB.COM		
		Nov 21 2024 23:44:00	Comenitybank/hottpic, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5215996	+ Email/Text: dylan.succa@commercialacceptance.net		
		Nov 21 2024 18:45:00	Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
5215997	+ EDI: MAXMSAIDV		
		Nov 21 2024 23:44:00	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
5215999	+ Email/Text: cashiering-administrationservices@flagstar.com		
		Nov 21 2024 18:46:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
5216000	+ EDI: IRS.COM		
		Nov 21 2024 23:44:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
5242773	+ Email/Text: SERVICINGMAILHUB@flagstar.com		
		Nov 21 2024 18:45:00	LAKEVIEW LOAN SERVICING, LLC, FLAGSTAR BANK F.S.B., 5151 CORPORATE DRIVE, SUITE 3-142, TROY MI 48098-2639
5218006	Email/PDF: resurgentbknotifications@resurgent.com		
		Nov 21 2024 18:49:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5655220	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Nov 21 2024 18:45:00	Lakeview Loan Servicing, LLC, C/O Rushmore Servicing, PO Box 619094, Dallas, TX 75261-9094
5655221	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Nov 21 2024 18:45:00	Lakeview Loan Servicing, LLC, C/O Rushmore Servicing, PO Box 619094, Dallas, TX 75261-9741, Lakeview Loan Servicing, LLC, C/O Rushmore Servicing 75261-9094
5247146	+ Email/Text: unger@members1st.org		
		Nov 21 2024 18:46:00	Members 1st FCU, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
5240904	+ Email/Text: bankruptcydpt@mcmcg.com		
		Nov 21 2024 18:46:00	Midland Funding LLC, Midland Credit Management, Inc., agent for Midland Funding LLC, Po Box 2011, Warren, MI 48090-2011
5490921	Email/Text: nsm_bk_notices@mrcooper.com		
		Nov 21 2024 18:45:00	Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741
5490922	Email/Text: nsm_bk_notices@mrcooper.com		
		Nov 21 2024 18:45:00	Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741
5242035	EDI: MAXMSAIDV		
		Nov 21 2024 23:44:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
5241828	EDI: PRA.COM		
		Nov 21 2024 23:44:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5234980	EDI: PENNDEPTREV		
		Nov 21 2024 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
5234980	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Nov 21 2024 18:46:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
5216003	+ EDI: PRA.COM		
		Nov 21 2024 23:44:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
5217697	EDI: Q3G.COM		
		Nov 21 2024 23:44:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5217695	EDI: Q3G.COM		
		Nov 21 2024 23:44:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5239159	EDI: Q3G.COM		
		Nov 21 2024 23:44:00	Quantum3 Group LLC as agent for, Comenity

			Bank, PO Box 788, Kirkland, WA 98083-0788
5217696	EDI: Q3G.COM	Nov 21 2024 23:44:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
5239160	EDI: Q3G.COM	Nov 21 2024 23:44:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5216005	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 21 2024 18:46:00	Santander Consumer, PO Box 961245, Fort Worth, TX 76161-0244
5216006	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 21 2024 18:46:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
5220313	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 21 2024 18:46:00	Santander Consumer USA Inc, P.O. Box 560284, Dallas, TX 75356-0284
5216007	+ EDI: SYNC	Nov 21 2024 23:44:00	SyncbWolf Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5216512	^ MEBN	Nov 21 2024 18:42:09	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5216008	+ EDI: SYNC	Nov 21 2024 23:44:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
5216009	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 21 2024 18:45:00	Toyota Financial Services, Attn: Bankruptcy Dept, PO Box 8026, Cedar Rapids, IA 52408-8026
5230975	Email/PDF: bncnotices@becket-lee.com	Nov 21 2024 18:48:49	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5216010	+ Email/Text: bankruptcydepartment@tsico.com	Nov 21 2024 18:46:00	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15618, Wilmington, DE 19850-5618
5238118	EDI: AIS.COM	Nov 21 2024 23:44:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5216011	+ EDI: VERIZONCOMB.COM	Nov 21 2024 23:44:00	Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225
5241824	+ EDI: WFFC2	Nov 21 2024 23:44:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005
5216012	+ EDI: WFFC2	Nov 21 2024 23:44:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
TOTAL: 49			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5215991	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5215993	*+	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5216004	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2024 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor Lakeview Loan Servicing LLC amps@manleydeas.com
Andrew L Spivack	on behalf of Creditor Lakeview Loan Servicing LLC enote vesting-- Nationstar Mortgage LLC andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Mario J. Hanyon	on behalf of Creditor Lakeview Loan Servicing LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Nationstar Mortgage LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Nicholas G. Platt	on behalf of Debtor 2 Angela M. Cornett ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 1 Christopher J. Cornett ngp@mooney4law.com plattnr61895@notify.bestcase.com
Regina Cohen	on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com mmalone@lavin-law.com
Stephen Franks	on behalf of Creditor Lakeview Loan Servicing LLC amps@manleydeas.com
Stephen Wade Parker	on behalf of Debtor 1 Christopher J. Cornett wparker@etzweilerwithers.com Parker.WadeR106314@notify.bestcase.com
Stephen Wade Parker	on behalf of Debtor 2 Angela M. Cornett wparker@etzweilerwithers.com Parker.WadeR106314@notify.bestcase.com
Thomas Song	on behalf of Creditor Lakeview loan Servicing LLC. tomysong0@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com mortoncraigecf@gmail.com

TOTAL: 15

Information to identify the case:

Debtor 1

Christopher J. Cornett

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4561

EIN --

Debtor 2

Angela M. Cornett

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4943

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-02781-HWV

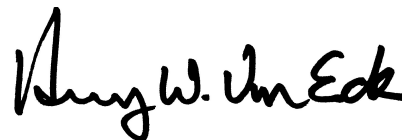
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher J. Cornett

Angela M. Cornett

By the
court:11/21/24Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.